

Des Moines

AFSCME (Housing Dept.

7/1/2006 6/30/2008

AGREEMENT
BETWEEN THE
CITY OF DES MOINES, IOWA
AND
AFSCME, COUNCIL 61
AND ITS
AFFILIATED LOCAL 3673

Effective

July 1, 2006

Through

June 30, 2008

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ARTICLE I

Preamble

This Agreement made and entered into this ___ day of 2006 at the City of Des Moines, pursuant to the provisions of Chapter 20 of the *Code of Iowa*, by and between the City of Des Moines as Municipal Housing Agency (hereinafter referred to as the Employer) and the American Federation of State, County and Municipal Employees, Council 61, and its affiliated Local 3673, as representatives of employees employed by the City of Des Moines Department of Housing Services (hereinafter referred to as the Union).

ARTICLE II

Recognition

The Employer recognizes the Union as the exclusive bargaining representative for public employees within the following job classifications:

Housing Services receptionist, bookkeeper, computer technician, accounting assistant, housing inspector, administrative secretary, social worker, resident initiative coordinator, case manager, application specialist, public housing coordinator, maintenance mechanic "A", maintenance mechanic "B", custodian, casual employee, van driver, inventory control specialist, homeownership coordinator, training coordinator, learning center coordinator, customer service representative, confidential secretary, projects specialist, and lead public housing coordinator.

ARTICLE III

Dues Deduction

Upon receipt of a voluntary written individual order from any of its employees covered by this Agreement on forms provided by the Union, the Employer will deduct from the pay due such employee those dues required as the employee's membership dues in the Union.

Employees may also authorize a payroll deduction for the National People Committee, provided such authorization is in writing and on the form provided by the Union.

Such order shall become effective only as to membership dues or contributions being made or becoming due after the date of delivery of such authorization to the payroll office of the employer. Deductions shall be in such amount as shall be certified to the Employer in writing by the authorized representative of the Union. The Union agrees to indemnify the Employer from any and all liability, which may result from the deduction of said dues or said voluntary contributions to the National People Committee from employee's pay.

ARTICLE IV

Bulletin Boards

The Union shall be allowed to install a bulletin board on the south wall of the rest room corridor for the purpose of posting notices and union information to the employees in the unit. In addition, the Union may install a bulletin board in the maintenance building for the same purpose. The Union agrees that no political campaign literature or material detrimental to the Employer or the Union shall be allowed to be posted on these bulletin boards.

ARTICLE V

Union Rights

Section 1. Union Representation.

There shall be no discrimination, interference, restraint, or coercion by the Employer against any employee as a result of his/her joining or refusal to join the Union, nor will the Employer encourage or discourage membership in the Union.

Section 2. Union Business During Work Time.

Bargaining unit employees, including Union Officers and Representatives, shall not conduct Union activity or Union business on work time except as specifically authorized by provisions of this Agreement.

The Union president may remain in pay status for a maximum of 24 hours per fiscal year while conducting union business. If the Employer schedules labor negotiations outside of the regular work schedule, the bargaining committee will be allowed to be in pay status during negotiations.

Section 3. Authorized Union Business.

Union stewards and members of the Union Bargaining Committee may conduct the following business on City time:

- 1 The receiving and filing of grievances.
2. Members of the bargaining committee and those stewards directly involved may participate in hearings before a hearing examiner, or arbitrator or mediator or before the Public Employment Relations Board.

Section 4. New Employees.

The City agrees to furnish to the Union a list of all new permanent employees monthly.

Section 5. Non-discrimination,

The parties agree that their respective policies consistent with the *Code of Iowa* will not violate the rights of any employees covered by this Agreement because of age, race, sex, creed, color, national origin, ancestry, disability, partisan political affiliation, union or non-union affiliation.

Section 6. Leave of Absence for Union Officials.

Elected Constitutional Officers of the Union and/or its affiliated local shall upon written request of the Union and/or its affiliated local be granted a leave of absence without pay for the term of office not to exceed one year. Appointed officials of the Union and/or its affiliated local shall upon written request of the Union and/or its affiliated local be granted a leave of absence not to exceed one year unless the absence of the employee would cause a substantial hardship on the operating efficiency of the employing unit. The Employer agrees to provide the Union in writing an explanation of why the request constitutes a hardship. Grievances involving the issue of whether a substantial hardship does in fact exist may be appealed directly to arbitration pursuant to the appropriate article of this Agreement. Notwithstanding the above, elected or appointed officials of the Union and/or its affiliated local, may elect to take vacation or earned compensatory time in lieu of a leave of absence without pay.

Section 7. Use of City Facilities.

Union representatives shall be allowed during non work time to meet with bargaining unit employees on the Employer's premises provided suitable meeting facilities are available and practical.

Section 8. Employee Rights.

Public employees shall have the right to:

1. Organize or form, join or assist any employee organization.
2. Negotiate collectively through representatives of their own choosing.
3. Engage in other concerted activities for the purpose of collective bargaining or other mutual aid or protection insofar as any such activity is not prohibited by Iowa law.
4. Refuse to join or participate in the activities of employee organizations, including the payment of any dues, fees, or assessments, or service fees of any type.

ARTICLE VI

Management Rights

Consistent with this Agreement, Management shall have, in addition to all powers, duties and rights established by constitutional provisions, statute, ordinance, charter or special act, the exclusive power, duty, and the right to:

1. Direct the work of its employees.
2. Hire, promote, demote, transfer, assign, and retain employees in positions within its agencies.
3. Suspend, discipline or discharge employees for proper cause.
4. Maintain the efficiency of governmental operations.
5. Relieve employees from duties because of lack of work or for other legitimate reasons.
6. Determine and implement methods, means, assignments and personnel by which the Employer's operations are to be conducted.
7. Take such actions as may be necessary to carry out the mission of its agencies.
8. Initiate, prepare, certify and administer the budget.
9. Exercise all powers and duties granted to the Employer by law.

ARTICLE VII

Probationary Period

All original appointments will be subject to the serving of a six (6) month probationary period. The probationary period will be considered as part of the examination and selection process. An employee not covered by chapter 400 who accepts a promotion to a higher position and is rejected during the probationary period will be returned to their former position.

New hires who are discharged during their probationary period shall not have a right to the appeal process set out in this agreement.

ARTICLE VIII

Hours of Work

Section 1. Work Week.

1. The normal workweek will consist of five (5) consecutive days totaling forty (40) hours of work per week. Inasmuch as the Maintenance Department must regularly operate seven (7) days per week, some employees may be required to work on any day of the week. Specific work schedules including days and hours shall be issued by the appropriate division supervisor with approval of the Director.
2. Work hours will commence at 8:00 a. m. and end at 5:00 p. m. daily unless modified by the employer in writing.
3. For purposes of computing overtime, only hours actually worked by an employee shall be counted; however, vacation, bereavement, earned compensation time, and holiday time off will be considered the same as time worked. Paid sick leave and unpaid lunch periods will not count as time worked for the purpose of computing overtime.

Section 2. Lunch Period.

1

1. All employees will be allowed a one (1) hour lunch period that will be generally scheduled in the middle portion of the workday. This is an unpaid lunch.
2. In the interest of service to the public, lunch periods may be staggered or scheduled in a manner to assure minimum disruption to clients.

Section 3. Alternate Work Hours

Upon mutual agreement between the union and the employer, alternate work hours (such as ten-hour work days) may be implemented. Upon advance approval of supervision, an individual employee may be permitted to arrange a work schedule that varies from the normal workday of 8:00 a.m. to 5:00 p.m.

Section 4. Rest Period

All full-time employees shall be entitled to one fifteen (15) minute paid rest period during the first half of their work schedule and one fifteen (15) minute paid rest period during the second half of their work schedule.

ARTICLE IX

Overtime

Section 1. Definition.

For the purpose of computing overtime, overtime is all time worked by the employee with prior approval of supervision, which is in excess of forty (40) hours during the workweek.

Section 2. Overtime Procedure.

All overtime work shall be held to a minimum consistent with efficient operation and provisions of essential services.

Permanent employees shall normally be given preference in overtime assignments. In all cases, overtime assignments will be made in such a way that the functions of the Employer will be most effectively completed.

For those employees who volunteer to respond to after hour service requirements, the City will endeavor to assign the overtime available as equal as practicable.

For the purpose of computing overtime, all hours worked plus vacation leave, holiday, bereavement and earned compensatory time off shall be considered as such time worked.

Compensatory time may be taken at the discretion of the employee, with prior approval of his/her supervisor. Compensatory time shall be earned at the overtime rate. An employee may accumulate up to a maximum of forty-two (42) hours of compensatory time in any one-quarter. Employees shall be paid all accumulated and unused compensatory time after the end of each quarter.

Section 3. Overtime Compensation.

Overtime work shall be compensated in the following manner:

Overtime shall be earned in units of fifteen (15) minutes and paid at the rate of time and one-half (1 1/2) in cash unless the employee requests compensatory time.

ARTICLE X

Grievance Procedures

Section 1. Definition.

A grievance shall be a written complaint alleging a violation involving the application or interpretation of the provisions of this Agreement.

A grievance shall contain a statement of the grievance by indicating the issue involved, the relief sought, the date the incident or violation took place, if known, and the specific section or sections of the Agreement involved. The grievance shall be presented to the supervisor on forms provided by the Union and signed and dated by the Union. The grievance form will state the name of the employee(s) authorizing the grievance.

An aggrieved employee shall have the right to a Union representative appointed by the Union at all steps in the grievance procedure.

All grievances must be presented promptly and no later than fourteen (14) working days from the date the grievance first became aware of or should have become aware of with the exercise of reasonable diligence, the cause of such; however, under no circumstances shall a grievance be considered timely after six (6) months from the date of the occurrence.

Section 2. Processing of Grievances.

Prior to the filing of a grievance, the employee must meet with his/her immediate supervisor (or department head if no immediate supervisor is available) to attempt to resolve the grievance informally. If the grievance cannot be settled informally, the following formal procedures shall apply.

Step 1 The employee having a specific grievance shall submit said grievance in writing to his/her immediate supervisor within the time set out in Section 1. The supervisor will respond within fourteen (14) working days from the date the grievance is received. If the employee does not have an immediate supervisor, he/she may submit his/her written grievance to his/her division administrator, as set out in Step 2.

Step 2 If not resolved, the grievant shall submit a written grievance to his/her Department Director within five (5) working days after receiving the decision in Step 1. The Department Director has ten (10) working days to respond.

Step 3 If not resolved in Step 2, within ten (10) working days of the employee's receipt of the decision in Step 2, he/she may appeal in writing to the City Manager. The City Manager must respond within ten (10) working days.

Section 3. Arbitration.

If the grievance is not resolved at the conclusion of Step 3, then the grievance may be submitted to arbitration within ten (10) working days after the decision in Step 3 by the employee giving written notice to the City Manager. It is in the interest of the Employer and the employee that the timely resolution of grievances occur. Therefore, the parties shall promptly meet to attempt to agree on an arbitrator. If unable to agree, either party may request a list of five (5) arbitrators from the Iowa Public Employment Relations Board and by alternately striking names, an arbitrator will be selected. The first strike will be determined by the toss of a coin.

Section 4. Time Limits.

Grievances not appealed within the designated time limits in any step of the grievance procedure may be denied by the Employer on the basis of timeliness. The Union reserves the right to submit such grievances to arbitration **depending on the forum selected by the employee**. The parties agree, however, that in grievances where timeliness is an issue, the grievance may be submitted to the next higher step of the procedure to try and resolve the grievance. The Employer and the Union agree to make a good faith effort to resolve all grievances.

Section 5. Retroactivity.

Settlement of a grievance may or may not be retroactive as the equities of the case may demand; however, in no event will retroactivity extend back to more than six (6) months prior to the time of the grievance being filed.

Section 6. Exclusive Procedures

The grievance procedure set out above shall be exclusive and replace any other grievance procedure for adjustment of any disputes arising from the application or interpretation of the Agreement. In the event that the grievance is a matter suitable for submission to the Des Moines Civil Service Commission, the employee shall elect one forum (Civil Service Commission or Arbitration) to resolve his/her appeal or grievance.

Section 7. Stewards.

For informational purposes only, the Union shall provide the Employer with a written list setting forth the names of grievance representatives.

Section 8. Costs of Arbitration.

The costs of arbitration shall be shared equally between the parties. The party requesting a transcript shall bear the cost of the transcript.

Section 9. Processing Grievances.

When necessary in investigating and settling grievances, an employee and his/her Union representative will be released from work without loss of pay for a reasonable period of time, subject to the approval of his/her supervisors, which approval will not unreasonably be denied.

Section 10. Extension of Time Limits.

All time limits set out in this article may be extended by mutual agreement.

Section 11. Decision of Arbitrator.

The decision of the arbitrator shall be exclusive, final and binding upon all parties.

ARTICLE XI

Seniority

Section 1. Definition.

Seniority means an employee's length of continuous service with the Employer since his/her date of hire. **However, Civil Service seniority will be calculated pursuant to Chapter 400.** An employee's continuous service record shall be broken by voluntary resignation, discharge for just cause, or retirement. However, if an employee leaves work because of injury, illness or lay off, the employee shall retain his/her original seniority date for sixty days (60). Any period of absence of more than sixty days (60) shall represent a break in continuous service.

Management will be required to apply seniority as defined above only as specifically provided in this contract and subject to any limitations as set forth in any particular article or section of this contract.

Section 2. Seniority Lists.

The Employer shall prepare and post seniority lists. The list shall be updated every three months and contain each employee's name, classification, and seniority date. A copy of the seniority list shall be furnished to the local union at the time of posting. Employees in the bargaining unit employed prior to the effective date of this agreement shall retain their current seniority date as established by the employer's computer generated seniority list.

ARTICLE XII

Lay-off Procedures

Section 1. Application of Lay-off.

The Union recognizes the right of management to lay off or to reduce the hours of employment in accordance with the procedures set forth in this Article. **However the parties agree that for Civil Service employees the requirements of Chapter 400 will prevail.** Such procedures shall not apply to temporary lay-offs of less than twenty (20) consecutive calendar days or to lay-offs of seasonal or probationary employees.

Section 2. General Lay-off Procedures.

When a lay-off or hours reduction occurs, the following general rules shall apply

1. Lay-off shall be by classification.
2. The agency may not lay off permanent employees until they have eliminated all non-permanent positions within the classification, including temporary and/or casual and probationary.
3. The Employer shall notify the affected employees at least twenty (20) working days prior to the effective date of the lay-off unless budgetary limitations require a lesser period of notice.
4. Employees in the lay-off unit shall be laid off in accordance with seniority and ability. Lay-off shall be by seniority with the least senior employee being laid off first unless the least senior employee possesses special skills and ability required to meet the needs of the Employer, and that the senior employee must also possess the academic qualifications required for the position.

Section 3. Re-employment.

1. An employee laid off because of reduction in force shall be offered a position in the classification from which he/she was laid off, if one becomes available, provided he/she meets the minimum qualifications for that position, before a new employee may be hired for such position, provided such opening becomes available within two (2) years of the date of such lay-off.
2. When a former employee is notified of an available position, he/she must make a decision to return to the Employer employment within five (5) working days and so notify the Employer in writing or he/she will be removed from the re-employment list.

ARTICLE XIII

Salary and Wages

Section 1. Pay Grade.

Employees will be compensated in accordance with the provisions of the Wage and Salary Compensation Plan, as applicable to the respective position title and corresponding pay grade.

- A. Wage and Salary Compensation Plan effective June 19, 2006 and June 18, 2007 reflecting a three and one-fourth percent (3.25%) increase each year.
- B. If an employee reports for work at his/her regular time and place but is sent home by the supervisor because work cannot be performed, such employee shall be paid a minimum of two (2) hours pay at their regular straight time rate.
- C. When an employee, after completing a regular shift, or on an employee's day off is recalled to work, he/she shall receive a minimum of two (2) hours pay at the appropriate overtime rate.
- D. The City and the union agree that effective June 26, 2000, employees covered by this agreement shall be permitted to defer salary up to the limits established by the Internal Revenue Service into a City sponsored IRC section 457 deferred compensation plan. The City also agrees that effective June 19, 2006, to match 100% of the first 2% of salary deferral of employees into the City sponsored IRC section 457 deferred compensation plan.

Section 2. Step Increases.

- A. New employees serving a probationary period will receive as his/her initial salary compensation the entry rate provided in the pay grade to which he or she is assigned.
 - 1. Upon satisfactory completion of the six (6) month probationary period, the employee will be advanced to Step 1.5 of the pay grade to which he or she is assigned.
 - 2. Upon completion of twelve (12) months service, the employee will be eligible for, upon receipt of a satisfactory employee performance evaluation and proper recommendation, advancement to Step 2 of the pay grade to which he or she is assigned.
 - 3. The employee then will be eligible, upon receipt of a satisfactory employee performance evaluation and proper recommendation, for an annual one step increase in salary until the top step of the assigned pay grade is reached.

- B. An employee serving a promotional probationary period will receive as his/her salary compensation the entry level of the pay grade of the new position or the higher step necessary to assure that a decrease in pay will not occur as a result of a promotion.
1. Upon satisfactory completion of the probationary period, the employee will be advanced to the next full step within his/her pay grade.
 2. The employee will then be eligible, upon receipt of a satisfactory employee performance evaluation and proper recommendation, for an annual one step increase in salary until the top step of the assigned pay grade is reached.
- C. Pay adjustments will be effective at the beginning of the pay period during which the required qualified service and other position requirements have been attained. Normally, such adjustments will be made on the employee's "anniversary date", whether the date is the anniversary of an original or promotional appointment. Any salary increases granted in advance of the "anniversary date" will not establish a new "anniversary date" for the purpose of determining the effective date of future step increases.
- D. Any step increase delayed for cause will not establish a new anniversary date for the purpose of determining the effective date for future step increases.

Section 3. Transfer Salary.

When an employee is transferred to another position and that position is assigned to the same pay grade as the employee's former position, he/she will be entitled to the corresponding step in the pay grade to which transferred.

ARTICLE XIV

Longevity

Section 1. Eligibility.

Permanent employees who have performed satisfactory continuous service for the required number of years shall be eligible to begin accruing longevity pay at the beginning of the payroll period in which the required number of years has been completed.

- A. Continuous Service. Continuous service shall be terminated by resignation, dismissal or retirement. If an employee so terminated received a subsequent reappointment, he/she shall not be given longevity pay for service prior to the termination. Continuous service shall not be considered broken if an employee:

1. Is on military leave of absence and returns to City employment in accordance with Federal and State law.
2. Is on authorized leave of absence or on a temporary suspension without pay. However, no credit shall be allowed for time toward the accumulation of a five year period by employees suspended or on leave without pay for over thirty (30) consecutive calendar days, and additional time equal to the loss of service must be served to qualify for longevity.

Section 2. Amount of Payment.

Eligible employees, upon successful completion of the following continuous years service, shall receive the longevity pay percentage indicated:

Years Continuous Service Completed	Longevity Percentage
Five (5)	1%
Nine (9)	2%
Thirteen (13)	3%
Seventeen (17)	4%
Twenty-One (21)	5%
Twenty-Five (25)	6%

ARTICLE XV

Insurance

Section 1. Provision.

The following insurance coverage will be provided to permanent full-time employees, within the rules and regulations of the insurer.

Section 2. Types of Coverage.

1. Life Insurance. The Employer will provide straight term life insurance coverage with a face value of ten thousand dollars (\$10,000.00) for all permanent, full-time employees covered by this bargaining agreement, subject to the terms of the policy.
- 2.A. Health and Medical Insurance. The City will make available for employees and their dependents a health insurance plan as described in Exhibit 1, attached hereto and by this reference incorporated herein.
- 2.B. Health Insurance Contributions. Employees selecting family coverage will contribute monthly an amount equal to five percent (5%) of the difference between the family and single premium. This contribution will be made on a pre-tax basis. There is no premium contribution for single coverage.

- 3.A. Dental Insurance. The Employer will provide employees and their dependents up to age 24 a dental insurance plan as described in Exhibit 1.
- 3.B. Dental Insurance Contribution. Employees selecting family coverage will contribute one dollar (\$1) per month toward the family dental premium. This contribution will be made on a pre-tax basis. There is no premium contribution for single coverage.
4. Long-term Disability. The employer will provide a long-term disability plan for all employees.

ARTICLE XVI

Sick Leave

Section 1. Eligibility.

All permanent full-time and part-time employees shall be eligible for paid sick leave.

Section 2. Accrual.

Sick leave shall be accrued as follows:

1. Sick leave shall be accrued for all permanent full-time employees at the rate of one workday for each month of service with no limit to accumulations.
2. Sick leave shall be accrued for permanent part-time employees at one-half (1/2) the rate prescribed for permanent full-time employees.
3. Sick leave shall be accrued by probationary and provisional appointment employees at the rate prescribed for permanent full-time employees.
4. Any employee shall continue to accrue sick leave while on any other compensated leave.

Section 3. Usage.

Sick leave shall be granted under the following circumstances:

1. Physical incapacity not incurred in the line of duty.
2. Personal illness, including medical, dental or optical appointments during working hours, or during an employee's pregnancy or normal recovery period as directed by a licensed medical physician.

3. Enforced quarantine of employee in accordance with community health regulations.
4. Serious illness of an emergency nature of the immediate family (spouse, child, parent, sibling.)

“Emergency nature” generally refers to an unplanned illness, accident or unscheduled doctor’s visit involving an urgent or life-threatening condition. Thus, a maximum of 8 hours of sick leave could be authorized. However, up to a maximum of 10 calendar days may be approved in cases involving hospitalization for a serious or life-threatening condition and up to one full day for outpatient testing which involves “serious” medical conditions.
5. The first day an employee’s child becomes ill and must stay home from school or day care.
6. A member of employee’s immediate family is scheduled for outpatient testing involving serious side effects or potentially serious results. The employee may use up to one day (8 hours) of sick leave.

Section 4. Administration.

Sick leave shall be administered as follows:

1. Requests for sick leave should normally be made before an employee is regularly scheduled to report for duty.
2. Sick leave shall be chargeable only when used on regularly scheduled workdays or work periods and not on vacation time.
3. If such sick leave exceeds three (3) consecutive workdays, department directors have the right to verify the reported sickness of an employee and may require a doctor’s certificate for absence due to sickness. The certification must state the kind and nature of the sickness or injury and whether the employee has been incapacitated for work for said period of absence.

In individual cases, where there is sufficient reason to believe the employee is abusing the sick leave privileges, the employee will be first advised in writing that an acceptable medical certificate will be required for all future sick leave absences. This requirement shall be dropped, at the discretion of the supervisor, following an appropriate period free from apparent abuse. Abuse of sick leave shall be cause for disciplinary action up to and including dismissal.

Section 5. Separation Credit.

No payment for unused sick leave credit shall be made upon separation from City employment except in cases of retirement or death of a permanent employee of the City, as prescribed hereinafter. In the event of the employee's retirement, which meets the requirements of the applicable Federal or State Statutes, or his/her death, the employee or his/her beneficiary shall be paid fifty (50) percent of daily salary based on the employee's salary rate at the time of retirement or death, for each full day of unused sick leave credit the employee has accrued. The maximum unused sick leave to be compensated for, at the rate of fifty percent (50%), is limited to 1,500 hours.

Section 6. Sick Leave Bank.

The Employer agrees to allow the Union to establish a sick leave bank with the following provisions:

1. Each employee wishing to participate in the sick leave bank will contribute eight (8) hours of vacation time or birthday holiday. Such time will then be deducted from the employee's vacation or holiday accrual.
2. In the event an employee is ill and has used all available sick leave and vacation, the employee may make application to the Union to draw from the sick leave bank.
3. The Union shall notify the Employer stating the number of hours, which will be deducted from the sick leave bank and paid to the employee.

The Employer shall not be held responsible or liable for the Union's provision or denial of sick leave bank benefits.

ARTICLE XVII

Holidays

Section 1. Designated Holidays.

The following eleven (11) paid holidays will be observed by the Employer:

- a. New Year's Day;
- b. Martin Luther King Jr. Birthday
- c. Memorial Day;
- d. Independence Day;
- e. Labor Day;
- f. Veteran's Day;
- g. Thanksgiving Day;
- h. The day after Thanksgiving;
- i. Christmas Day;
- j. An additional Christmas Holiday;
- k. The employee's birthday (The employee's birthday, at the employee's option, this holiday may be used on or after the actual day. However, advanced supervisory approval is required.)

Section 2. Eligibility.

All permanent full-time employees and full-time probationary employees, whether an original or promotional appointment, will be eligible for the authorized paid holidays.

Section 3. Holidays Occurring on Weekends.

- a. Holidays which fall on a Saturday will be observed on the preceding Friday.
- b. Holidays which occur on a Sunday will be observed on the following Monday.
- c. In the event the employee's birthday falls on another holiday, it will be observed on the workday following the observance of that holiday.

Section 4. Additional Christmas Holiday.

- a. When Christmas falls on a Tuesday, Wednesday, Friday or Saturday, in addition to the legal holiday observance, the preceding workday will also be observed as a holiday.

- b. When Christmas falls on a Sunday, Monday or Thursday, in addition to the legal holiday observance, the following workday will also be observed as a holiday.

Section 5. Holidays Occurring During Leaves of Absence.

When a holiday occurs during a leave of absence for which an employee receives regular compensation, the time off for that day will not be counted as vacation, sick or compensatory leave.

Section 6. Employees Required to Work a Holiday.

Employees who are required to work on a designated holiday will be compensated at double time for all hours actually worked.

ARTICLE XVIII

Leaves of Absence

Section 1. Eligibility.

Employees shall have the right to request a leave of absence in accordance with the provisions of this Article after the successful completion of their probationary period. Maternity leaves of absence shall be exempt from the waiting provisions of this section.

Section 2. Request Procedure.

Any request for a leave of absence shall be submitted in writing by the employee to the employee's immediate supervisor at least thirty (30) calendar days in advance whenever possible. The request shall state the reason for and the length of the leave of absence being requested.

The immediate supervisor shall furnish a written response as follows:

Requests for leave of absence not exceeding one (1) month shall be granted or denied within five (5) working days. The employer will provide the reason for denial in writing.

Requests for leave of absence exceeding one (1) month shall be granted or denied within fifteen (15) working days. The Employer will provide the reason for denial in writing.

Section 3. Leaves of Absence without Pay.

Except as otherwise provided by this Article, employees may be granted leaves without pay at the sole discretion of the Appointing Authority for any reasons for a period up to but not exceeding one (1) year.

A. Maternity Leave.

Employees shall be granted a maternity leave of absence without pay as follows:

The employee shall, whenever possible, submit written notification to her immediate supervisor at least four (4) weeks prior to her anticipated departure stating the probable duration of the leave.

Such leaves shall be granted for a period of time up to but not to exceed three (3) months. Upon request of the employee, accompanied by a doctor's statement, maternity leave without pay may be extended for increments of thirty (30) days, not to exceed six (6) months. The use of paid sick leave may be utilized during instances of absence as a result of childbirth for periods not to exceed the number of days of such leave credited to the employee. All types of leave with pay may be used for the period that the employee is disabled because of pregnancy, childbirth, or related medical conditions. All time utilized for leave for maternity in excess of three (3) months (other than paid annual leave) must be supported as a medical necessity by a licensed medical physician.

B. Military Leave.

Whenever an employee enters into the active military service of the United States, the employee shall be granted a military leave as provided under Section 29A.28 of the *Code of Iowa* and the applicable federal statutes.

C. Unpaid Educational Leave.

It is the expressed intent of the Employer to promote continued education of employees of Employer and in furtherance of this policy the Employer agrees to grant employees unpaid educational leaves of absence in accordance with the following procedure:

1. The Employer agrees that at any one time up to two (2) employees per bargaining unit may be granted an unpaid educational leave of absence not to exceed one (1) year in duration. Selection of employees shall be on the basis of seniority and operational efficiency of the agency.
2. To be eligible for unpaid education leaves, an employee must have completed at least three (3) years of service. The Employer will not be required to permit more than one (1) employee to be on unpaid educational leave simultaneously from the same division.

D. Medical Leave of Absence.

Employees with at least one (1) year of seniority who have exhausted their sick leave benefits may be granted an unpaid leave of absence not to exceed ninety (90) calendar days, provided the illness or injury exceeds ten (10) days and appropriate medical verification is submitted.

Prior to an employee exhausting his/her sick leave, the Employer shall advise the Employee of his/her right to a medical leave of absence without pay.

In no case shall the employee be required to leave prior to childbirth unless she is no longer able to satisfactorily perform the duties of her position.

E. Other Leaves without Pay.

Leaves of absence without pay, with the approval of the Director, may be taken for a period not to exceed thirty (30) working days. No more than one (1) such period of leave may be taken during a twelve (12) month period.

Section 4. Leaves of Absence With Pay.

A. Jury Duty

An employee on jury duty will be continued on the payroll and be paid his/her straight time hourly rate for his/her normally scheduled hours of work. Upon return from jury duty, the employee shall present evidence of the amount received for such jury duty and remit that amount to the Employer, less any travel or personal expenses paid for the jury service. Time spent in court and reasonable travel time shall be deducted from an employee's scheduled work hours for the day in question and shall be considered time worked.

The employee summoned as a juror shall notify his/her employer immediately by memorandum attaching a copy of the summons. The employee shall be responsible for all subsequent notifications when obligated to report for jury duty.

An employee who reports for jury duty and is dismissed shall promptly report to work for the remainder of the employee's working day, provided there are at least two (2) hours remaining in the scheduled work day.

B. Court Appearance.

When in obedience to a subpoena or direction by proper authority an employee appears as a witness for the Federal Government, the State of Iowa or a political subdivision thereof, the time spent shall be considered as a leave of absence with pay provided the employee is not a party to the proceedings. The employee shall remit witness fees to the Employer.

C. Paid Educational Leave.

The Employer retains the sole discretion to either grant or deny requests for paid educational leaves of absence. Requests for paid educational leave shall be submitted at least one hundred and twenty (120) days in advance of the requested leave. The Employer agrees to either grant or deny such requests at least sixty (60) days prior to the requested leave. Failure to respond within the designated time limits shall not constitute approval of such requests.

D. Emergency Leave.

1. In case of death in the "immediate family", a permanent employee may be granted a leave of absence with pay up to seven (7) calendar days by the department director. "Immediate family" is defined as spouse, child or parent.
2. In the case of death in the "family", a permanent employee may be granted a leave of absence with pay up to four (4) calendar days by the department director. "Family" is defined as father-in-law, mother-in-law, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, grandparent, grandchild, spouse's grandparent, and any other relative living in the same household.
3. In the case of the death of an aunt or uncle, a permanent employee will be granted a leave of absence with pay of one (1) working day.
4. If the situation warrants an extension, the department director may grant up to an additional three (3) calendar days. A written explanation must be filed with the City Manager.
5. Employees may choose to use vacation time, C-time, or up to one (1) day W-time to attend funerals of all relatives not included in paragraphs (1) or (2) above with prior approval of their supervisor.

ARTICLE XIX

General Provisions

Section 1. Work Rules.

The Employer may from time to time adopt and publish changes in existing work rules. The Union reserves the right to grieve the application or reasonableness of work rules so established. The work rules shall not conflict with any of the provisions of this Agreement. Newly established work rules or amendments to existing work rules shall be reduced to writing and posted at least fourteen (14) calendar days in advance of the effective date of the rule. The work rules shall state the date they are posted and the date they will become effective.

Section 2. Access to Personnel Files.

Employees shall have the right to inspect their personnel files. The employee may make a copy of any documents contained in his/her personnel file. An employee who wishes to inspect his/her file must file a request to do so in writing with the Director.

Section 3. Retention of the Disabled.

It is the intent of both parties to encourage the retention of employees who may have become disabled while employed by the Employer. The parties agree that reasonable job modifications may be made by the Employer in order to accommodate such employees.

Section 4. Health and Safety Committee.

Safety rules and practices to protect the health and well being of employees shall meet the requirements of applicable state and federal law. A two-member Safety Committee will be established to insure compliance with safety guidelines. One member will be appointed by the Employer, and one member will be appointed by the Union. The purpose of the committee will be to maintain a safe working environment for the employees. The committee shall follow the procedures set out by the Director.

Section 5. Severe Weather Closings.

When a severe weather emergency is declared by the Employer, an employee may elect to use earned compensation time, vacation, or leave without pay, provided the employee obtains the approval of his/her supervisor.

Section 6. Time Reports.

The Employer may not change the employee's time card arbitrarily. An employee who punches in or out on another employee's time card shall be subject to discipline, including discharge.

Section 7. Mileage Compensation.

Mileage compensation for employees is subject to the travel policy promulgated by the Employer, and that policy will not become a part of this contract, but the Employer will continue to apply the policy as it has done in the past. Employees who are required to drive their own or Employer vehicles shall maintain a valid drivers license as a condition of continued employment.

Section 8. Civil Litigation.

The Employer further agrees that employees who are involved in civil litigation will be granted vacation time to attend said litigation to the extent of their accrual.

ARTICLE XX

Health and Safety

Section 1. Tools and Equipment.

The Employer agrees to furnish and maintain in safe working condition all tools and equipment required to carry out the duties of each position. Employees are responsible for reporting any unsafe conditions or practice and for properly using and caring for the tools and equipment furnished by the Employer.

Section 2. Notice of Injury.

An employee who is physically injured, however minor, and who fails to report to his/her supervisor as soon as physically possible and to take such first aid or medical treatment as determined necessary may be subject to disciplinary action. Employees staying past normal work hours at a hospital, a doctor's office, or a medical clinic under a physician's care are assumed to have met the obligations in this section.

Section 3. Protective Clothing.

The Employer shall furnish protective clothing and equipment in accordance with applicable federal and state requirements (for the handling of hazardous materials).

ARTICLE XXI

Vacation Leave

Section 1. Eligibility.

All permanent full-time employees who have completed six (6) months of continuous service and successfully completed their probationary period will be eligible for vacation leave upon accrual.

Section 2. Accrual.

Vacation leave (annual leave) will be accrued and credited as follows:

1. Vacation leave for all permanent full-time employees with less than seven (7) years of continuous service will be at the rate of ten (10) working days (eighty [80] hours) for each twelve (12) months of active service. Employees who have completed six (6) months of continuous service and who have successfully completed their probationary period are eligible to take any accrued vacation time.

2. Vacation leave for all permanent full-time employees who have completed seven (7) years or more of continuous service, but no more than twelve (12) years, will be at the rate of fifteen (15) working days (one hundred twenty [120] hours) for each twelve (12) months of active service.
3. Vacation leave for all permanent full-time employees who have completed twelve (12) years or more of continuous service, but not more than nineteen (19) years, will be at the rate of twenty (20) working days (one hundred sixty [160] hours) for each twelve (12) months of active service.
4. Vacation leave for all permanent full-time employees who have completed nineteen (19) years or more of continuous service will be at the rate of twenty-five (25) working days (two hundred [200] hours) for each twelve (12) months of active service.
5. Probationary employees will accrue vacation during their probationary periods, but will not be eligible to take such vacation until they become a permanent employee and have completed six (6) months of continuous active service. In the event of separation prior to completion of the probationary period or six (6) months of service, they will be eligible for terminal vacation leave pay.

Section 3. Administration.

The taking of vacation leave will be administered as follows:

1. Vacation leaves and schedules will be arranged through and coordinated by department supervisors and filed in the following manner:
 - a. Requests for vacation leave should be filed no less than twenty (20) days before the first day of the requested vacation period.
 - b. Vacation leaves will be approved and scheduled on the basis of "first requested, first scheduled."
 - c. Supervisors will schedule vacation periods in a manner assuring that the workload and provision of services to Employer's clients will be efficiently accomplished during the absence of employees on vacation leave.
2. Vacation leave of less than one day will be charged as used, in periods of not less than one-half (1/2) hour.
 - a. Vacation leave may be used for personal business purposes during the workday.
 - b. Requests for periods of one day or less of leave should be made to the division supervisor no less than twenty-four (24) hours before the leave is to be taken.

3. When a holiday occurs during an employees assigned vacation period and the employee is regularly entitled to the holiday, it will not be counted as vacation time.
4. Periods of hospitalization or quarantine occurring during approved vacation periods will, upon certification by a physician, be charged as sick leave.
5. Vacation must be taken within a twelve (12) month period after the completion of the year in which it is earned unless written authorization extending this period is obtained from the Director.
6. Accrued but unused vacation will be paid upon termination of employment, after the completion of six months service.
7. Requests for vacation leave will be made on the form and in the format prescribed by the Employer.

ARTICLE XXII

Job Openings .Transfer Procedures

All job openings within the bargaining unit, other than an opening in a temporary position, shall be posted for ten (10) workdays. The posting will list the minimum job requirements, and all employees who possess the minimum job requirements are eligible to apply for the position. The Employer shall determine the qualifications of all applicants who apply for each vacancy and reserves the right to hire the applicant, either internal or external, who the Employer determines is the most qualified to fill the vacancy. The Employer will, if requested in writing, inform any employee who applies for a position of the reasons why the Employer believed the employee was not the most qualified applicant for the position, if that is the case.

When two or more internal applicants have relatively equal qualifications, the internal applicant with the greatest seniority will be given priority provided he or she is the most qualified applicant within the meaning of this article. When determining qualifications the Employer may consider prior work performance and evaluations, educational background and training, skills and ability and other relevant factors.

ARTICLE XXIII

PERFORMANCE APPRAISALS

Section A. Administration.

Each Department Director or his/her designee shall provide a schedule by which employees shall receive performance evaluations at least annually.

Section B. Appeal.

In the event any employee disagrees with his/her performance evaluation rating, he/she may indicate in the space provided. Any memorandum reflecting an overall sub-standard performance level by the employee, which is contained in the performance evaluation, shall be subject to the grievance procedure, in the event said evaluation becomes a factor in the denial of a promotion or in the delay of a scheduled pay increase. However when such evaluations are being used in promotional actions, evaluations reviewed will be limited to those no more than two years old.

ARTICLE XXIV

Discipline and Discharge

Disciplinary actions shall include the following:

- Oral Reprimand
- Written Reprimand
- Suspension (notice to be given in writing)
- Discharge (notice to be given in writing)

The type of corrective action that is applied is generally determined by the seriousness of the offense. Those offenses of less serious nature do not usually require immediate dismissal, but may require some form of corrective action. Offenses of a serious nature may justify immediate discharge without prior warning or attempts at remedial action. An employee may be disciplined or discharged for any reason, which is for just cause.

ARTICLE XXV

Permanent part-time Employee

A permanent part-time employee is one so designated by the Director, employed for an indefinite period, who works less than the standard, prescribed work hours for full-time employees but who works no less than 20 hours per week and who is eligible for prorated periods of annual vacation and sick leave benefits. The leave benefits may be used only after the 1,040 hours of employment service have been completed. An employee so designated is eligible to participate in the department's retirement plan, but only as permitted and prescribed by the rules and regulations governing administration of the retirement plan. The Director may allow permanent part-time status in special circumstances to an employee who works less than 1,040 hours, if determined necessary for the efficient operation of the Employer.


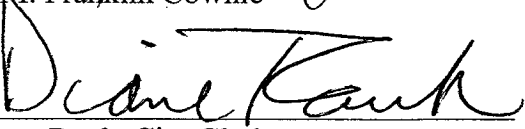
ARTICLE XXVI

Effective Date

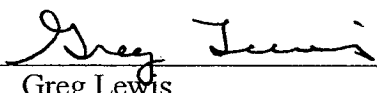
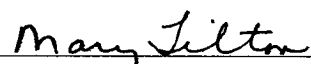
This Contract shall be in full force and effect for the period July 1, 2006, through June 30, 2008.

IN WITNESS WHEREOF, the parties have caused this Agreement to be signed by their representatives and their signatures placed thereon, all on the day of 2006, at Des Moines, Iowa.

FOR THE CITY:

By: 
T. M. Franklin Cownie

Diane Rauh, City Clerk

FOR THE UNION:

By: 
Greg Lewis

Mary Tilton

ARTICLE XXVII

Appendices

The following appendices are incorporated and made part of this agreement.

Appendix A - Unit Classification

<u>Grade</u>	<u>Job Classification</u>
9	Casual Employee
12	Administrative Secretary
13	Application Specialist
13A	Custodian
14	Bookkeeper
15R	Inventory Control Specialist
18	Case Manager
18A	Maintenance Mechanic B
23	Senior Case Manager
23A	Maintenance Mechanic A
25	Homeownership Coordinator Housing Inspector Projects Specialist

Appendix B - Salary Schedule

JUNE 19, 2006 - JUNE 17, 2007					JUNE 18, 2007 - JUNE 16, 2008				
Range	Step	Hourly Rate	Biweekly Rate	Annual Rate	Range	Step	Hourly Rate	Biweekly Rate	Annual Rate
06	10	\$ 9.09	\$ 727	\$ 18,914	06	10	\$ 9.39	\$ 751	\$ 19,529
	15	\$ 9.41	\$ 753	\$ 19,580		15	\$ 9.72	\$ 778	\$ 20,217
	20	\$ 9.73	\$ 779	\$ 20,246		20	\$ 10.05	\$ 804	\$ 20,904
	25	\$ 10.04	\$ 803	\$ 20,887		25	\$ 10.37	\$ 829	\$ 21,566
	30	\$ 10.36	\$ 829	\$ 21,553		30	\$ 10.70	\$ 856	\$ 22,254
	35	\$ 10.68	\$ 855	\$ 22,219		35	\$ 11.03	\$ 882	\$ 22,941
	40	\$ 11.00	\$ 880	\$ 22,885		40	\$ 11.36	\$ 909	\$ 23,628
	45	\$ 11.31	\$ 905	\$ 23,526		45	\$ 11.68	\$ 934	\$ 24,290
	50	\$ 11.62	\$ 930	\$ 24,167		50	\$ 12.00	\$ 960	\$ 24,952
	55	\$ 11.94	\$ 955	\$ 24,833		55	\$ 12.33	\$ 986	\$ 25,640
	60	\$ 12.26	\$ 981	\$ 25,499		60	\$ 12.66	\$ 1,013	\$ 26,327
07	10	\$ 9.65	\$ 772	\$ 20,073	07	10	\$ 9.96	\$ 797	\$ 20,726
	15	\$ 9.97	\$ 798	\$ 20,739		15	\$ 10.29	\$ 824	\$ 21,413
	20	\$ 10.28	\$ 822	\$ 21,380		20	\$ 10.61	\$ 849	\$ 22,075
	25	\$ 10.60	\$ 848	\$ 22,046		25	\$ 10.94	\$ 875	\$ 22,763
	30	\$ 10.92	\$ 874	\$ 22,712		30	\$ 11.27	\$ 902	\$ 23,450
	35	\$ 11.23	\$ 898	\$ 23,353		35	\$ 11.59	\$ 927	\$ 24,112
	40	\$ 11.55	\$ 924	\$ 24,019		40	\$ 11.92	\$ 954	\$ 24,800
	45	\$ 11.87	\$ 949	\$ 24,685		45	\$ 12.25	\$ 980	\$ 25,487
	50	\$ 12.18	\$ 974	\$ 25,326		50	\$ 12.57	\$ 1,006	\$ 26,149
	55	\$ 12.50	\$ 1,000	\$ 25,992		55	\$ 12.90	\$ 1,032	\$ 26,837
	60	\$ 12.82	\$ 1,025	\$ 26,658		60	\$ 13.23	\$ 1,059	\$ 27,524
08	10	\$ 10.20	\$ 816	\$ 21,208	08	10	\$ 10.53	\$ 842	\$ 21,897
	15	\$ 10.52	\$ 841	\$ 21,874		15	\$ 10.86	\$ 869	\$ 22,585
	20	\$ 10.84	\$ 867	\$ 22,539		20	\$ 11.19	\$ 895	\$ 23,272
	25	\$ 11.16	\$ 893	\$ 23,205		25	\$ 11.52	\$ 922	\$ 23,959
	30	\$ 11.46	\$ 917	\$ 23,846		30	\$ 11.84	\$ 947	\$ 24,621
	35	\$ 11.78	\$ 943	\$ 24,512		35	\$ 12.17	\$ 973	\$ 25,309
	40	\$ 12.10	\$ 968	\$ 25,178		40	\$ 12.50	\$ 1,000	\$ 25,996
	45	\$ 12.42	\$ 993	\$ 25,827		45	\$ 12.82	\$ 1,026	\$ 26,666
	50	\$ 12.73	\$ 1,019	\$ 26,485		50	\$ 13.15	\$ 1,052	\$ 27,346
	55	\$ 13.05	\$ 1,044	\$ 27,151		55	\$ 13.48	\$ 1,078	\$ 28,033
	60	\$ 13.36	\$ 1,069	\$ 27,792		60	\$ 13.80	\$ 1,104	\$ 28,695
09	10	\$ 10.75	\$ 860	\$ 22,367	09	10	\$ 11.10	\$ 888	\$ 23,094
	15	\$ 11.07	\$ 886	\$ 23,033		15	\$ 11.43	\$ 915	\$ 23,781
	20	\$ 11.39	\$ 911	\$ 23,698		20	\$ 11.76	\$ 941	\$ 24,469
	25	\$ 11.70	\$ 936	\$ 24,340		25	\$ 12.08	\$ 967	\$ 25,131
	30	\$ 12.02	\$ 962	\$ 25,005		30	\$ 12.41	\$ 993	\$ 25,818
	35	\$ 12.34	\$ 987	\$ 25,671		35	\$ 12.74	\$ 1,019	\$ 26,506
	40	\$ 12.65	\$ 1,012	\$ 26,312		40	\$ 13.06	\$ 1,045	\$ 27,168
	45	\$ 12.97	\$ 1,038	\$ 26,978		45	\$ 13.39	\$ 1,071	\$ 27,855

	50 \$ 13.29 \$ 1,063 \$ 27,644		50 \$ 13.72 \$ 1,098 \$ 28,543
	55 \$ 13.60 \$ 1,088 \$ 28,285		55 \$ 14.04 \$ 1,123 \$ 29,205
	60 \$ 13.92 \$ 1,114 \$ 28,951		60 \$ 14.37 \$ 1,150 \$ 29,892
09A	10 \$ 10.95 \$ 876 \$ 22,786	09A	10 \$ 11.31 \$ 905 \$ 23,527
	15 \$ 11.20 \$ 896 \$ 23,304		15 \$ 11.57 \$ 925 \$ 24,061
	20 \$ 11.44 \$ 915 \$ 23,797		20 \$ 11.81 \$ 945 \$ 24,571
	25 \$ 11.69 \$ 935 \$ 24,315		25 \$ 12.07 \$ 966 \$ 25,105
	30 \$ 11.93 \$ 954 \$ 24,808		30 \$ 12.31 \$ 985 \$ 25,614
	35 \$ 12.18 \$ 974 \$ 25,326		35 \$ 12.57 \$ 1,006 \$ 26,149
	40 \$ 12.41 \$ 993 \$ 25,819		40 \$ 12.82 \$ 1,025 \$ 26,658
	45 \$ 12.70 \$ 1,016 \$ 26,411		45 \$ 13.11 \$ 1,049 \$ 27,269
	50 \$ 12.97 \$ 1,038 \$ 26,978		50 \$ 13.39 \$ 1,071 \$ 27,855
10	10 \$ 11.31 \$ 905 \$ 23,526	10	10 \$ 11.68 \$ 934 \$ 24,290
	15 \$ 11.63 \$ 930 \$ 24,192		15 \$ 12.01 \$ 961 \$ 24,978
	20 \$ 11.94 \$ 955 \$ 24,833		20 \$ 12.33 \$ 986 \$ 25,640
	25 \$ 12.26 \$ 981 \$ 25,499		25 \$ 12.66 \$ 1,013 \$ 26,327
	30 \$ 12.58 \$ 1,006 \$ 26,165		30 \$ 12.99 \$ 1,039 \$ 27,015
	35 \$ 12.89 \$ 1,031 \$ 26,806		35 \$ 13.31 \$ 1,064 \$ 27,677
	40 \$ 13.21 \$ 1,057 \$ 27,472		40 \$ 13.64 \$ 1,091 \$ 28,364
	45 \$ 13.53 \$ 1,082 \$ 28,137		45 \$ 13.97 \$ 1,117 \$ 29,052
	50 \$ 13.84 \$ 1,107 \$ 28,779		50 \$ 14.29 \$ 1,143 \$ 29,714
	55 \$ 14.16 \$ 1,132 \$ 29,444		55 \$ 14.62 \$ 1,169 \$ 30,401
	60 \$ 14.48 \$ 1,158 \$ 30,110		60 \$ 14.95 \$ 1,196 \$ 31,089
11	10 \$ 11.87 \$ 949 \$ 24,685	11	10 \$ 12.25 \$ 980 \$ 25,487
	15 \$ 12.18 \$ 974 \$ 25,326		15 \$ 12.57 \$ 1,006 \$ 26,149
	20 \$ 12.50 \$ 1,000 \$ 25,992		20 \$ 12.90 \$ 1,032 \$ 26,837
	25 \$ 12.82 \$ 1,025 \$ 26,658		25 \$ 13.23 \$ 1,059 \$ 27,524
	30 \$ 13.12 \$ 1,050 \$ 27,299		30 \$ 13.55 \$ 1,084 \$ 28,186
	35 \$ 13.44 \$ 1,076 \$ 27,965		35 \$ 13.88 \$ 1,111 \$ 28,874
	40 \$ 13.75 \$ 1,100 \$ 28,606		40 \$ 14.20 \$ 1,136 \$ 29,536
	45 \$ 14.07 \$ 1,126 \$ 29,272		45 \$ 14.53 \$ 1,162 \$ 30,223
	50 \$ 14.39 \$ 1,151 \$ 29,938		50 \$ 14.86 \$ 1,189 \$ 30,911
	55 \$ 14.71 \$ 1,177 \$ 30,603		55 \$ 15.19 \$ 1,215 \$ 31,598
	60 \$ 15.02 \$ 1,202 \$ 31,245		60 \$ 15.51 \$ 1,241 \$ 32,260
12	10 \$ 12.41 \$ 993 \$ 25,819	12	10 \$ 12.82 \$ 1,025 \$ 26,658
	15 \$ 12.73 \$ 1,019 \$ 26,485		15 \$ 13.15 \$ 1,052 \$ 27,346
	20 \$ 13.05 \$ 1,044 \$ 27,151		20 \$ 13.48 \$ 1,078 \$ 28,033
	25 \$ 13.36 \$ 1,069 \$ 27,792		25 \$ 13.80 \$ 1,104 \$ 28,695
	30 \$ 13.68 \$ 1,095 \$ 28,458		30 \$ 14.13 \$ 1,130 \$ 29,383
	35 \$ 14.00 \$ 1,120 \$ 29,124		35 \$ 14.46 \$ 1,157 \$ 30,070
	40 \$ 14.31 \$ 1,145 \$ 29,765		40 \$ 14.78 \$ 1,182 \$ 30,732
	45 \$ 14.63 \$ 1,170 \$ 30,431		45 \$ 15.11 \$ 1,208 \$ 31,420
	50 \$ 14.95 \$ 1,196 \$ 31,097		50 \$ 15.44 \$ 1,235 \$ 32,107
	55 \$ 15.26 \$ 1,221 \$ 31,738		55 \$ 15.75 \$ 1,260 \$ 32,769
	60 \$ 15.58 \$ 1,246 \$ 32,404		60 \$ 16.08 \$ 1,287 \$ 33,457

13	10 \$	12.97	\$	1,038	\$	26,978
	15 \$	13.29	\$	1,063	\$	27,644
	20 \$	13.60	\$	1,088	\$	28,285
	25 \$	13.92	\$	1,114	\$	28,951
	30 \$	14.24	\$	1,139	\$	29,617
	35 \$	14.55	\$	1,164	\$	30,258
	40 \$	14.87	\$	1,189	\$	30,924
	45 \$	15.19	\$	1,215	\$	31,590
	50 \$	15.51	\$	1,241	\$	32,256
	55 \$	15.82	\$	1,265	\$	32,897
	60 \$	16.14	\$	1,291	\$	33,563

13A	10 \$	13.30	\$	1,064	\$	27,669
	15 \$	13.59	\$	1,087	\$	28,261
	20 \$	13.87	\$	1,110	\$	28,852
	25 \$	14.23	\$	1,138	\$	29,592
	30 \$	14.58	\$	1,167	\$	30,332
	35 \$	14.90	\$	1,192	\$	30,998
	40 \$	15.22	\$	1,218	\$	31,664
	45 \$	15.54	\$	1,243	\$	32,330
	50 \$	15.86	\$	1,269	\$	32,995

14	10 \$	13.53	\$	1,082	\$	28,137
	15 \$	13.84	\$	1,107	\$	28,779
	20 \$	14.16	\$	1,132	\$	29,444
	25 \$	14.48	\$	1,158	\$	30,110
	30 \$	14.80	\$	1,184	\$	30,776
	35 \$	15.10	\$	1,208	\$	31,417
	40 \$	15.42	\$	1,234	\$	32,083
	45 \$	15.74	\$	1,260	\$	32,749
	50 \$	16.05	\$	1,284	\$	33,390
	55 \$	16.37	\$	1,310	\$	34,056
	60 \$	16.69	\$	1,335	\$	34,722

15	10 \$	14.07	\$	1,126	\$	29,272
	15 \$	14.39	\$	1,151	\$	29,938
	20 \$	14.71	\$	1,177	\$	30,603
	25 \$	15.02	\$	1,202	\$	31,245
	30 \$	15.34	\$	1,227	\$	31,910
	35 \$	15.66	\$	1,253	\$	32,576
	40 \$	15.97	\$	1,278	\$	33,217
	45 \$	16.29	\$	1,303	\$	33,883
	50 \$	16.61	\$	1,329	\$	34,549
	55 \$	16.93	\$	1,354	\$	35,215
	60 \$	17.24	\$	1,379	\$	35,856

15A	10 \$	14.23	\$	1,138	\$	29,592
	15 \$	14.54	\$	1,163	\$	30,233
	20 \$	14.84	\$	1,187	\$	30,875
	25 \$	15.16	\$	1,213	\$	31,540

13	10 \$	13.39	\$	1,071	\$	27,855
	15 \$	13.72	\$	1,098	\$	28,543
	20 \$	14.04	\$	1,123	\$	29,205
	25 \$	14.37	\$	1,150	\$	29,892
	30 \$	14.70	\$	1,176	\$	30,580
	35 \$	15.02	\$	1,202	\$	31,242
	40 \$	15.35	\$	1,228	\$	31,929
	45 \$	15.68	\$	1,254	\$	32,616
	50 \$	16.01	\$	1,281	\$	33,304
	55 \$	16.33	\$	1,306	\$	33,966
	60 \$	16.66	\$	1,333	\$	34,653

13A	10 \$	13.73	\$	1,099	\$	28,568
	15 \$	14.03	\$	1,122	\$	29,179
	20 \$	14.32	\$	1,146	\$	29,790
	25 \$	14.69	\$	1,175	\$	30,554
	30 \$	15.06	\$	1,205	\$	31,318
	35 \$	15.39	\$	1,231	\$	32,005
	40 \$	15.72	\$	1,257	\$	32,693
	45 \$	16.05	\$	1,284	\$	33,380
	50 \$	16.38	\$	1,310	\$	34,068

14	10 \$	13.97	\$	1,117	\$	29,052
	15 \$	14.29	\$	1,143	\$	29,714
	20 \$	14.62	\$	1,169	\$	30,401
	25 \$	14.95	\$	1,196	\$	31,089
	30 \$	15.28	\$	1,222	\$	31,776
	35 \$	15.60	\$	1,248	\$	32,438
	40 \$	15.93	\$	1,274	\$	33,126
	45 \$	16.26	\$	1,301	\$	33,813
	50 \$	16.57	\$	1,326	\$	34,475
	55 \$	16.91	\$	1,352	\$	35,163
	60 \$	17.24	\$	1,379	\$	35,850

15	10 \$	14.53	\$	1,162	\$	30,223
	15 \$	14.86	\$	1,189	\$	30,911
	20 \$	15.19	\$	1,215	\$	31,598
	25 \$	15.51	\$	1,241	\$	32,260
	30 \$	15.84	\$	1,267	\$	32,947
	35 \$	16.17	\$	1,294	\$	33,635
	40 \$	16.49	\$	1,319	\$	34,297
	45 \$	16.82	\$	1,346	\$	34,984
	50 \$	17.15	\$	1,372	\$	35,672
	55 \$	17.48	\$	1,398	\$	36,359
	60 \$	17.80	\$	1,424	\$	37,021

15A	10 \$	14.69	\$	1,175	\$	30,554
	15 \$	15.01	\$	1,201	\$	31,216
	20 \$	15.33	\$	1,226	\$	31,878
	25 \$	15.66	\$	1,253	\$	32,566

	30	\$	15.47	\$	1,238	\$	32,182		30	\$	15.97	\$	1,278	\$	33,228
	35	\$	15.83	\$	1,266	\$	32,921		35	\$	16.34	\$	1,307	\$	33,991
	40	\$	16.17	\$	1,294	\$	33,637		40	\$	16.70	\$	1,336	\$	34,730
	45	\$	16.52	\$	1,321	\$	34,352		45	\$	17.05	\$	1,364	\$	35,468
	50	\$	16.86	\$	1,349	\$	35,067		50	\$	17.41	\$	1,393	\$	36,207
15R	10	\$	14.58	\$	1,167	\$	30,332	15R	10	\$	15.06	\$	1,205	\$	31,318
	15	\$	14.90	\$	1,192	\$	30,998		15	\$	15.39	\$	1,231	\$	32,005
	20	\$	15.22	\$	1,218	\$	31,664		20	\$	15.72	\$	1,257	\$	32,693
	25	\$	15.54	\$	1,243	\$	32,330		25	\$	16.05	\$	1,284	\$	33,380
	30	\$	15.86	\$	1,269	\$	32,995		30	\$	16.38	\$	1,310	\$	34,068
	35	\$	16.22	\$	1,298	\$	33,735		35	\$	16.75	\$	1,340	\$	34,832
	40	\$	16.57	\$	1,326	\$	34,475		40	\$	17.11	\$	1,369	\$	35,595
	45	\$	16.93	\$	1,354	\$	35,215		45	\$	17.48	\$	1,398	\$	36,359
	50	\$	17.30	\$	1,384	\$	35,979		50	\$	17.86	\$	1,429	\$	37,149
16	10	\$	14.63	\$	1,170	\$	30,431	16	10	\$	15.11	\$	1,208	\$	31,420
	15	\$	14.95	\$	1,196	\$	31,097		15	\$	15.44	\$	1,235	\$	32,107
	20	\$	15.26	\$	1,221	\$	31,738		20	\$	15.75	\$	1,260	\$	32,769
	25	\$	15.58	\$	1,246	\$	32,404		25	\$	16.08	\$	1,287	\$	33,457
	30	\$	15.90	\$	1,272	\$	33,069		30	\$	16.42	\$	1,313	\$	34,144
	35	\$	16.22	\$	1,298	\$	33,735		35	\$	16.75	\$	1,340	\$	34,832
	40	\$	16.53	\$	1,322	\$	34,376		40	\$	17.06	\$	1,365	\$	35,494
	45	\$	16.85	\$	1,348	\$	35,042		45	\$	17.39	\$	1,392	\$	36,181
	50	\$	17.17	\$	1,373	\$	35,708		50	\$	17.73	\$	1,418	\$	36,869
	55	\$	17.48	\$	1,398	\$	36,349		55	\$	18.04	\$	1,443	\$	37,531
	60	\$	17.80	\$	1,424	\$	37,015		60	\$	18.37	\$	1,470	\$	38,218
16A	10	\$	14.84	\$	1,187	\$	30,875	16A	10	\$	15.33	\$	1,226	\$	31,878
	15	\$	15.16	\$	1,213	\$	31,540		15	\$	15.66	\$	1,253	\$	32,566
	20	\$	15.47	\$	1,238	\$	32,182		20	\$	15.97	\$	1,278	\$	33,228
	25	\$	15.83	\$	1,266	\$	32,921		25	\$	16.34	\$	1,307	\$	33,991
	30	\$	16.17	\$	1,294	\$	33,637		30	\$	16.70	\$	1,336	\$	34,730
	35	\$	16.52	\$	1,321	\$	34,352		35	\$	17.05	\$	1,364	\$	35,468
	40	\$	16.86	\$	1,349	\$	35,067		40	\$	17.41	\$	1,393	\$	36,207
	45	\$	17.29	\$	1,383	\$	35,955		45	\$	17.85	\$	1,428	\$	37,123
	50	\$	17.70	\$	1,416	\$	36,818		50	\$	18.28	\$	1,462	\$	38,014
17	10	\$	15.19	\$	1,215	\$	31,590	17	10	\$	15.68	\$	1,254	\$	32,616
	15	\$	15.50	\$	1,240	\$	32,231		15	\$	16.00	\$	1,280	\$	33,278
	20	\$	15.82	\$	1,265	\$	32,897		20	\$	16.33	\$	1,306	\$	33,966
	25	\$	16.14	\$	1,291	\$	33,563		25	\$	16.66	\$	1,333	\$	34,653
	30	\$	16.44	\$	1,316	\$	34,204		30	\$	16.98	\$	1,358	\$	35,315
	35	\$	16.76	\$	1,341	\$	34,870		35	\$	17.31	\$	1,385	\$	36,003
	40	\$	17.08	\$	1,367	\$	35,535		40	\$	17.64	\$	1,411	\$	36,690
	45	\$	17.40	\$	1,392	\$	36,201		45	\$	17.97	\$	1,438	\$	37,378
	50	\$	17.71	\$	1,417	\$	36,842		50	\$	18.29	\$	1,463	\$	38,040
	55	\$	18.03	\$	1,443	\$	37,508		55	\$	18.62	\$	1,490	\$	38,727
	60	\$	18.35	\$	1,468	\$	38,174		60	\$	18.95	\$	1,516	\$	39,415

18 10 \$ 15.73 \$ 1,259 \$ 32,724
 15 \$ 16.05 \$ 1,284 \$ 33,390
 20 \$ 16.37 \$ 1,310 \$ 34,056
 25 \$ 16.69 \$ 1,335 \$ 34,722
 30 \$ 17.00 \$ 1,360 \$ 35,363
 35 \$ 17.32 \$ 1,386 \$ 36,029
 40 \$ 17.64 \$ 1,411 \$ 36,694
 45 \$ 17.95 \$ 1,436 \$ 37,336
 50 \$ 18.27 \$ 1,462 \$ 38,001
 55 \$ 18.59 \$ 1,487 \$ 38,667
 60 \$ 18.90 \$ 1,512 \$ 39,308

18A 10 \$ 15.86 \$ 1,269 \$ 32,995
 15 \$ 16.22 \$ 1,298 \$ 33,735
 20 \$ 16.57 \$ 1,326 \$ 34,475
 25 \$ 16.93 \$ 1,354 \$ 35,215
 30 \$ 17.30 \$ 1,384 \$ 35,979
 35 \$ 17.72 \$ 1,418 \$ 36,867
 40 \$ 18.15 \$ 1,452 \$ 37,755
 45 \$ 18.54 \$ 1,483 \$ 38,569
 50 \$ 18.93 \$ 1,515 \$ 39,382

19 10 \$ 16.29 \$ 1,303 \$ 33,883
 15 \$ 16.61 \$ 1,329 \$ 34,549
 20 \$ 16.92 \$ 1,353 \$ 35,190
 25 \$ 17.24 \$ 1,379 \$ 35,856
 30 \$ 17.56 \$ 1,405 \$ 36,522
 35 \$ 17.88 \$ 1,430 \$ 37,188
 40 \$ 18.19 \$ 1,455 \$ 37,829
 45 \$ 18.51 \$ 1,481 \$ 38,495
 50 \$ 18.83 \$ 1,506 \$ 39,160
 55 \$ 19.14 \$ 1,531 \$ 39,802
 60 \$ 19.46 \$ 1,556 \$ 40,467

20 10 \$ 16.85 \$ 1,348 \$ 35,042
 15 \$ 17.17 \$ 1,373 \$ 35,708
 20 \$ 17.48 \$ 1,398 \$ 36,349
 25 \$ 17.80 \$ 1,424 \$ 37,015
 30 \$ 18.10 \$ 1,448 \$ 37,656
 35 \$ 18.42 \$ 1,474 \$ 38,322
 40 \$ 18.74 \$ 1,500 \$ 38,988
 45 \$ 19.06 \$ 1,525 \$ 39,654
 50 \$ 19.37 \$ 1,550 \$ 40,295
 55 \$ 19.69 \$ 1,575 \$ 40,961
 60 \$ 20.01 \$ 1,601 \$ 41,626

21 10 \$ 17.40 \$ 1,392 \$ 36,189
 15 \$ 17.72 \$ 1,417 \$ 36,847
 20 \$ 18.03 \$ 1,442 \$ 37,503
 25 \$ 18.35 \$ 1,468 \$ 38,162

18 10 \$ 16.24 \$ 1,300 \$ 33,788
 15 \$ 16.57 \$ 1,326 \$ 34,475
 20 \$ 16.91 \$ 1,352 \$ 35,163
 25 \$ 17.24 \$ 1,379 \$ 35,850
 30 \$ 17.55 \$ 1,404 \$ 36,512
 35 \$ 17.88 \$ 1,431 \$ 37,200
 40 \$ 18.21 \$ 1,457 \$ 37,887
 45 \$ 18.53 \$ 1,483 \$ 38,549
 50 \$ 18.86 \$ 1,509 \$ 39,236
 55 \$ 19.19 \$ 1,536 \$ 39,924
 60 \$ 19.51 \$ 1,561 \$ 40,586

18A 10 \$ 16.38 \$ 1,310 \$ 34,068
 15 \$ 16.75 \$ 1,340 \$ 34,832
 20 \$ 17.11 \$ 1,369 \$ 35,595
 25 \$ 17.48 \$ 1,398 \$ 36,359
 30 \$ 17.86 \$ 1,429 \$ 37,149
 35 \$ 18.30 \$ 1,464 \$ 38,065
 40 \$ 18.74 \$ 1,499 \$ 38,982
 45 \$ 19.15 \$ 1,532 \$ 39,822
 50 \$ 19.55 \$ 1,564 \$ 40,662

19 10 \$ 16.82 \$ 1,346 \$ 34,984
 15 \$ 17.15 \$ 1,372 \$ 35,672
 20 \$ 17.47 \$ 1,397 \$ 36,334
 25 \$ 17.80 \$ 1,424 \$ 37,021
 30 \$ 18.13 \$ 1,450 \$ 37,709
 35 \$ 18.46 \$ 1,477 \$ 38,396
 40 \$ 18.78 \$ 1,502 \$ 39,058
 45 \$ 19.11 \$ 1,529 \$ 39,746
 50 \$ 19.44 \$ 1,555 \$ 40,433
 55 \$ 19.76 \$ 1,581 \$ 41,095
 60 \$ 20.09 \$ 1,607 \$ 41,783

20 10 \$ 17.39 \$ 1,392 \$ 36,181
 15 \$ 17.73 \$ 1,418 \$ 36,869
 20 \$ 18.04 \$ 1,443 \$ 37,531
 25 \$ 18.37 \$ 1,470 \$ 38,218
 30 \$ 18.69 \$ 1,495 \$ 38,880
 35 \$ 19.02 \$ 1,522 \$ 39,567
 40 \$ 19.35 \$ 1,548 \$ 40,255
 45 \$ 19.68 \$ 1,575 \$ 40,942
 50 \$ 20.00 \$ 1,600 \$ 41,604
 55 \$ 20.33 \$ 1,627 \$ 42,292
 60 \$ 20.66 \$ 1,653 \$ 42,979

21 10 \$ 17.96 \$ 1,437 \$ 37,365
 15 \$ 18.29 \$ 1,463 \$ 38,045
 20 \$ 18.62 \$ 1,489 \$ 38,722
 25 \$ 18.94 \$ 1,515 \$ 39,402

	30	\$	18.66	\$	1,493	\$	38,818		30	\$	19.27	\$	1,542	\$	40,079
	35	\$	18.98	\$	1,518	\$	39,479		35	\$	19.60	\$	1,568	\$	40,762
	40	\$	19.30	\$	1,544	\$	40,137		40	\$	19.92	\$	1,594	\$	41,441
	45	\$	19.63	\$	1,570	\$	40,823		45	\$	20.26	\$	1,621	\$	42,150
	50	\$	19.93	\$	1,594	\$	41,451		50	\$	20.58	\$	1,646	\$	42,799
	55	\$	20.24	\$	1,620	\$	42,104		55	\$	20.90	\$	1,673	\$	43,472
	60	\$	20.56	\$	1,645	\$	42,768		60	\$	21.23	\$	1,698	\$	44,158
22A	10	\$	18.71	\$	1,497	\$	38,911	22A	10	\$	19.32	\$	1,545	\$	40,176
	15	\$	19.12	\$	1,530	\$	39,770		15	\$	19.74	\$	1,579	\$	41,062
	20	\$	19.53	\$	1,563	\$	40,628		20	\$	20.17	\$	1,613	\$	41,948
	25	\$	20.01	\$	1,601	\$	41,629		25	\$	20.66	\$	1,653	\$	42,982
	30	\$	20.50	\$	1,640	\$	42,630		30	\$	21.16	\$	1,693	\$	44,016
	35	\$	20.98	\$	1,678	\$	43,634		35	\$	21.66	\$	1,733	\$	45,052
	40	\$	21.46	\$	1,717	\$	44,635		40	\$	22.16	\$	1,773	\$	46,086
	45	\$	21.97	\$	1,758	\$	45,698		45	\$	22.68	\$	1,815	\$	47,183
	50	\$	22.48	\$	1,798	\$	46,758		50	\$	23.21	\$	1,857	\$	48,278
23	10	\$	19.12	\$	1,530	\$	39,767	23	10	\$	19.74	\$	1,579	\$	41,060
	15	\$	19.57	\$	1,565	\$	40,699		15	\$	20.20	\$	1,616	\$	42,022
	20	\$	20.01	\$	1,601	\$	41,629		20	\$	20.66	\$	1,653	\$	42,982
	25	\$	20.50	\$	1,640	\$	42,630		25	\$	21.16	\$	1,693	\$	44,016
	30	\$	20.98	\$	1,678	\$	43,634		30	\$	21.66	\$	1,733	\$	45,052
	35	\$	21.46	\$	1,717	\$	44,638		35	\$	22.16	\$	1,773	\$	46,088
	40	\$	21.94	\$	1,755	\$	45,639		40	\$	22.65	\$	1,812	\$	47,122
	45	\$	22.42	\$	1,794	\$	46,642		45	\$	23.15	\$	1,852	\$	48,158
	50	\$	22.91	\$	1,832	\$	47,644		50	\$	23.65	\$	1,892	\$	49,192
23A	10	\$	19.60	\$	1,568	\$	40,778	23A	10	\$	20.24	\$	1,619	\$	42,103
	15	\$	20.06	\$	1,605	\$	41,730		15	\$	20.71	\$	1,657	\$	43,086
	20	\$	20.52	\$	1,642	\$	42,682		20	\$	21.19	\$	1,695	\$	44,069
	25	\$	21.02	\$	1,681	\$	43,713		25	\$	21.70	\$	1,736	\$	45,133
	30	\$	21.51	\$	1,721	\$	44,739		30	\$	22.21	\$	1,777	\$	46,193
	35	\$	22.00	\$	1,760	\$	45,767		35	\$	22.72	\$	1,817	\$	47,254
	40	\$	22.50	\$	1,800	\$	46,795		40	\$	23.23	\$	1,858	\$	48,316
	45	\$	22.99	\$	1,839	\$	47,824		45	\$	23.74	\$	1,899	\$	49,378
	50	\$	23.49	\$	1,879	\$	48,849		50	\$	24.25	\$	1,940	\$	50,437
25	10	\$	20.98	\$	1,678	\$	43,634	25	10	\$	21.66	\$	1,733	\$	45,052
	15	\$	21.46	\$	1,717	\$	44,638		15	\$	22.16	\$	1,773	\$	46,089
	20	\$	21.94	\$	1,755	\$	45,639		20	\$	22.65	\$	1,812	\$	47,122
	25	\$	22.42	\$	1,794	\$	46,642		25	\$	23.15	\$	1,852	\$	48,158
	30	\$	22.91	\$	1,832	\$	47,644		30	\$	23.65	\$	1,892	\$	49,192
	35	\$	23.46	\$	1,876	\$	48,788		35	\$	24.22	\$	1,937	\$	50,373
	40	\$	24.01	\$	1,920	\$	49,932		40	\$	24.79	\$	1,983	\$	51,555
	45	\$	24.59	\$	1,967	\$	51,150		45	\$	25.39	\$	2,031	\$	52,813
	50	\$	25.18	\$	2,014	\$	52,366		50	\$	25.99	\$	2,080	\$	54,068

27	10	\$	22.91	\$	1,832	\$	47,645	27	10	\$	23.65	\$	1,892	\$	49,193
	15	\$	23.46	\$	1,877	\$	48,794		15	\$	24.22	\$	1,938	\$	50,380
	20	\$	24.01	\$	1,921	\$	49,943		20	\$	24.79	\$	1,983	\$	51,566
	25	\$	24.60	\$	1,968	\$	51,164		25	\$	25.40	\$	2,032	\$	52,827
	30	\$	25.17	\$	2,014	\$	52,361		30	\$	25.99	\$	2,079	\$	54,063
	35	\$	25.78	\$	2,063	\$	53,630		35	\$	26.62	\$	2,130	\$	55,373
	40	\$	26.38	\$	2,111	\$	54,875		40	\$	27.24	\$	2,179	\$	56,658
	45	\$	27.02	\$	2,161	\$	56,192		45	\$	27.89	\$	2,231	\$	58,018
	50	\$	27.65	\$	2,212	\$	57,509		50	\$	28.55	\$	2,284	\$	59,378

Exhibit 1

City of Des Moines Health plan
AFSCME council 61, Affiliated Local 3673

- The Individual Calendar Year Deductible is \$250.00 per individual and \$500.00 per family.
- The Out-of-Pocket Maximums (which includes your deductible) are \$750.00 per individual or \$1,500.00 per family.
- AMOUNTS THAT DO NOT APPLY TOWARD YOUR DEDUCTIBLE OR OUT-OF-POCKET MAXIMUMS ARE ANY CO-PAYS OR PENALTY CHARGES FOR FAILURE TO COMPLY WITH COST CONTAINMENT REQUIREMENTS

BENEFIT	PREFERRED PROVIDERS	OUT-OF-NETWORK PROVIDERS
Hospital Inpatient Facility	100%	70/30 after deductible
<i>Pre-admission Testing</i>	100%	
Ambulance	90/10 after deductible	70/30 after deductible
Outpatient Hospital Surgical Charges	90/10 after deductible	70/30 after deductible
Non-Surgical X-Ray & Lab		
Emergency Care		
Outpatient Physician's Office	\$20 co-pay then 100%	70/30 after deductible
Hospital Outpatient	\$50 co-pay then 90/10	\$75 co-pay then 70/30
Accident Care		
Outpatient Physician's Office	\$20 co-pay then 100%	70/30 after deductible
Hospital Outpatient	90/10 after deductible	
Physician Services		
Office Visits	\$20 co-pay then 100%	70/30 after deductible
Inpatient Hospital		
Outpatient Hospital Surgical Services	all others 90/10 after deductible	
Second Surgical Opinion	100%	100%

Routine Child Care Pediatric Vaccines Well Child Exams	<i>\$20 co-pay then 100%</i>	<i>70/30 after deductible</i>
Allergy Injections	<i>\$20 co-pay then 100%</i>	<i>70/30 after deductible</i>
Eye Exam & Refraction	<i>\$20 co-pay then 100%</i>	<i>70/30 after deductible</i>
Nursing Facility	<i>80% after deductible</i>	<i>80% after deductible</i>
Home Health Care	<i>80% after deductible</i>	<i>80% after deductible</i>
Hospice Care	<i>80% after deductible</i>	<i>80% after deductible</i>
Mental Health Inpatient Treatment Outpatient Hospital Calendar Year Maximum	<i>90/10 after deductible 50% after deductible 51 visits</i>	<i>70/30 after deductible 50% after deductible 51 visits</i>
Substance Abuse Inpatient Treatment Outpatient Hospital Calendar Year Maximum	<i>90/10 after deductible 80% after deductible 51 visits</i>	<i>70/30 after deductible 80% after deductible 51 visits</i>
All Other Covered Charges	<i>80% after deductible</i>	<i>80% after deductible</i>

Prescription Plan

<i>Retail</i>	<i>\$5.00 Generic - \$20.00 Brand – 30 day supply</i>
<i>Mail order</i>	<i>\$10.00 Generic - \$40.00 Brand – 90 day supply</i>

Dental Expense Coverage

	Deductible	Benefit Percent
Routine Oral Examinations	\$0	100%
Restorative Oral Surgery & Prosthetics	\$25	80%
Major Oral Surgery & Prosthetics	\$25	50%
Orthodontia	\$25	50%
Calendar year maximum benefit	\$1000	

Employees electing family health insurance coverage will contribute five percent (5%) of the difference between the family and single premium per month.

Employees electing family dental coverage will contribute one dollar (\$1) per month.